

UNLOCKING FINANCE FOR LOW CARBON BUILDINGS

**SANJAY JOSHI-
SR. GENERAL MANAGER -HDFC**

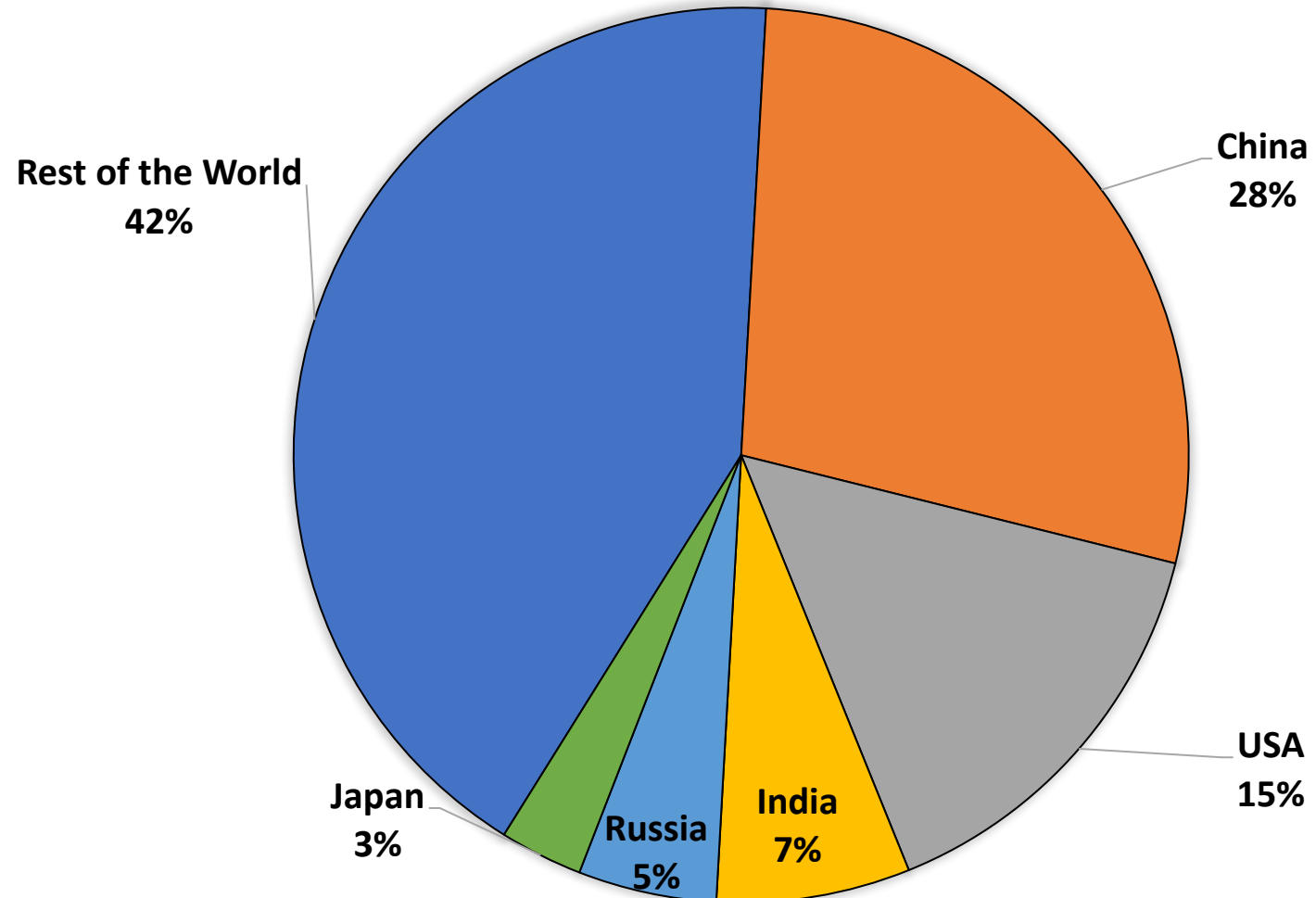
ABOUT HDFC

- ◆ INCORPORATED IN 1977 AS A SPECIALISED MORTGAGED COMPANY IN INDIA
- ◆ A FINANCIAL CONGLOMERATE WITH INTERESTS BEYOND MORTGAGES
- ◆ 651 OUTLETS WHICH INCLUDE 206 OFFICES OF HDFC'S DISTRIBUTION COMPANY, HDFC SALES PRIVATE LIMITED (HSPL).
- ◆ 3 OVERSEAS OFFICES TO CATER NRI'S .
- ◆ TOTAL ASSETS UNDER MANAGEMENT (AUM) STOOD AT ₹ 6,71,364 CRS (US\$ 85.02 bn)
- ◆ TOTAL UNITS FINANCED -9.50 MILLION
- ◆ AFFORDABLE HOUSING FOCUS – 23% IN NOS & 10% IN VALUE TO CUSTOMERS FROM EWS & LIG CATEGORY
- ◆ AVERAGE HOME LOAN TO THE EWS & LIG SEGMENT STOOD AT ₹ 11.1 LAC AND ₹ 19.7 LAC RESPECTIVELY.

ABOUT HDFC

- ◆ **DISBURSED OVER RS 30000 CRS IN GREEN PROJECTS –RETAIL LOANS**
- ◆ **WE DISBURSE APPROX RS 400 CRS PER MONTH**
- ◆ **75% OF CORPORATE PORTFOLIO IS GREEN RATED**

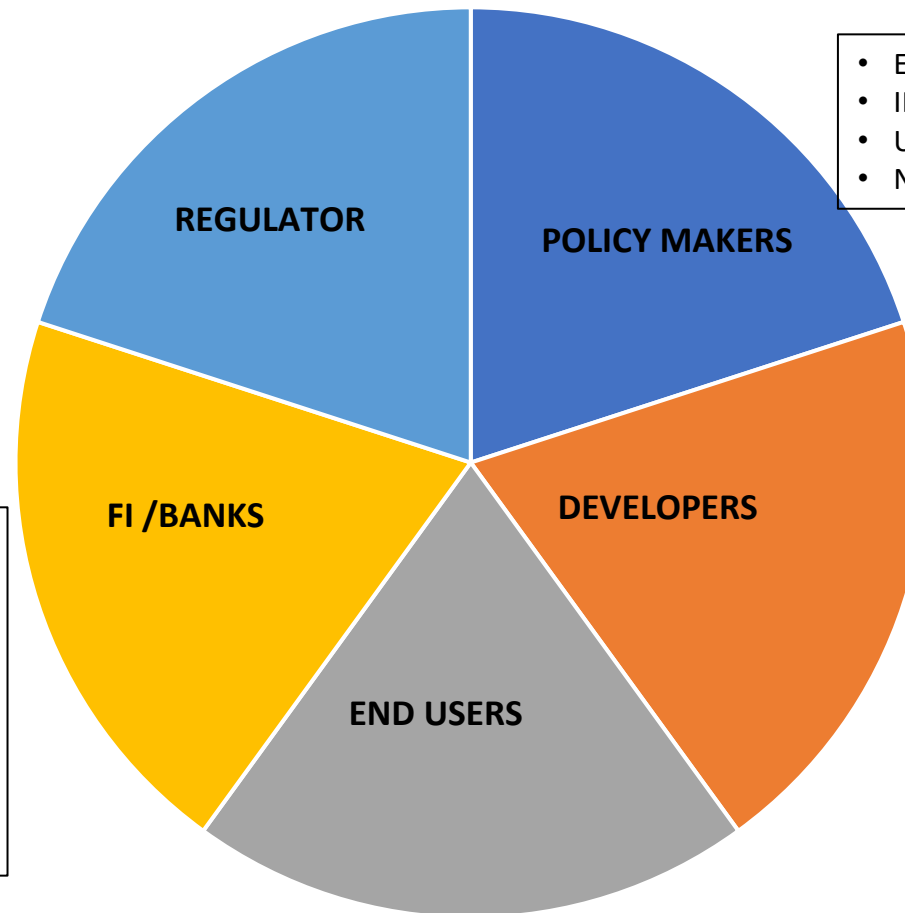
CARBON EMISSION BY COUNTRIES



KEY STAKE HOLDERS

- WHITE PAPER
- ESG DISCLOSURES/B R&S REPORT
- RISK WEIGTAGE
- SPECIAL FUNDS
- PRIORTY SECTOR
- TAX BENEFITS

- ENERGY CONSERVATION BILL-2022
- INCENTIVES FOR GREEN /NET ZERO BUILDINGS
- UNIFORM POLICES –FSI
- NEW BUILDING APPROVALS MANDATORY GREEN



- CORPORATE DEVELOPERS
- INCETIVES /TAX /FSI BENEFITS
- USE LATEST TECHNOLOGY FOR BETTER EFFICIENCY AND LESS WASTAGE

- SPECIAL FOCUS AND PRIORITY FOR FUNDING GREEN BUILDINGS
- INCREASED POOL OF RESOURCES TO ON-LEND FOR GREEN BUILDINGS
- CREATE AWARENESS
- BRANDING OF GREEN/NET ZERO

AWARENESS /BENEFITS